

**APPENDIX 2: RESULTS OF MULTINOMIAL LOGISTIC REGRESSION
FOR CATEGORICAL OUTCOMES in SET#1**

**Table 101a: Insurance Agent Quality –
New Policy Decision**

**Table 101b: Insurance Agent Quality – New Policy Decision;
N=2220**

Key

frequency

column percentage

UNADJUSTED DECISION	Low Quality	High Quality	Total
Always Buy	4 0.68%	58 3.56%	62 2.79%
Usually Buy	33 5.57%	206 12.65%	239 10.77%
Often Buy	40 6.76%	222 13.64%	262 11.80%
Buy as often as Change	47 7.94%	260 15.97%	307 13.83%
Often Change	106 17.91%	319 19.59%	425 19.14%
Usually Change	153 25.84%	368 22.60%	521 23.47%
Always Change	209 35.30%	195 11.98%	404 18.20%
Total	592 100.00%	1628 100.00%	2220 100.00%

column percentage

DECISION	REPORTED %		PREDICTED %	
	Low Qty	High Qty	Low Qty	High Qty
Always Buy	0.01	0.04	0.01	0.04
Usually Buy	0.06	0.13	0.06	0.12
Often Buy	0.07	0.14	0.09	0.13
Buy as often as Change	0.08	0.16	0.10	0.15
Often Change	0.18	0.20	0.20	0.20
Usually Change	0.26	0.23	0.25	0.24
Always Change	0.35	0.12	0.30	0.14
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 102a: Service Quality – New Policy Decision

Key

frequency

column percentage

UNADJUSTED DECISION	Low Quality	High Quality	Total
Always Buy	0 0.00%	62 5.24%	62 2.79%
Usually Buy	11 1.06%	228 19.26%	239 10.77%
Often Buy	29 2.80%	233 19.68%	262 11.80%
Buy as often as Change	84 8.11%	223 18.83%	307 13.83%
Often Change	190 18.34%	235 19.85%	425 19.14%
Usually Change	374 36.10%	147 12.42%	521 23.47%
Always Change	348 33.59%	56 4.73%	404 18.20%
Total	1036 100.00%	1184 100.00%	2220 100.00%

**Table 102b: Service Quality – New Policy Decision;
N=2220**

column percentage

REPORTED %

PREDICTED %

DECISION	Low Qty	High Qty	Low Qty	High Qty
Always Buy	0.00	0.05	0.00	0.05
Usually Buy	0.01	0.19	0.01	0.19
Often Buy	0.03	0.20	0.03	0.19
Buy as often as Change	0.08	0.19	0.09	0.18
Often Change	0.18	0.20	0.20	0.20
Usually Change	0.36	0.12	0.37	0.13
Always Change	0.34	0.05	0.30	0.06
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

**Table 103a: Relationship with Investors –
New Policy Decision**

UNADJUSTED DECISION	Low Quality	High Quality	Total
Always Buy	10 0.97%	52 4.39%	62 2.79%
Usually Buy	65 6.27%	174 14.70%	239 10.77%
Often Buy	91 8.78%	171 14.44%	262 11.80%
Buy as often as Change	142 13.71%	165 13.94%	307 13.83%
Often Change	186 17.95%	239 20.19%	425 19.14%
Usually Change	278 26.83%	243 20.52%	521 23.47%
Always Change	264 25.48%	140 11.82%	404 18.20%
Total	1036 100.00%	1184 100.00%	2220 100.00%

Key
frequency
column percentage

**Table 103b: Relationship with Investors –
New Policy Decision; N=2220**

column percentage DECISION	REPORTED %		PREDICTED %	
	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.01	0.04	0.01	0.04
Usually Buy	0.06	0.15	0.08	0.13
Often Buy	0.09	0.14	0.10	0.13
Buy as often as Change	0.14	0.14	0.15	0.14
Often Change	0.18	0.20	0.18	0.21
Usually Change	0.27	0.21	0.25	0.23
Always Change	0.25	0.12	0.23	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

**Table 104a: Relationship with Community –
New Policy Decision**

Key
frequency
column
percentage

UNADJUSTED DECISION	Weak	Excellent	Total
Always Buy	13 1.46%	49 3.68%	62 2.79%
Usually Buy	63 7.09%	176 13.21%	239 10.77%
Often Buy	98 11.04%	164 12.31%	262 11.80%
Buy as often as Change	128 14.41%	179 13.44%	307 13.83%
Often Change	170 19.14%	255 19.14%	425 19.14%
Usually Change	198 22.30%	323 24.25%	521 23.47%
Always Change	218 24.55%	186 13.96%	404 18.20%
Total	888 100.00%	1332 100.00%	2220 100.00%

**Table 104b: Relationship with Community –
New Policy Decision; N=2220**

<i>column percentage</i> DECISION	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.01	0.04	0.01	0.04
Usually Buy	0.07	0.13	0.08	0.13
Often Buy	0.11	0.12	0.11	0.12
Buy as often as Change	0.14	0.13	0.14	0.13
Often Change	0.19	0.19	0.18	0.20
Usually Change	0.22	0.24	0.24	0.23
Always Change	0.25	0.14	0.23	0.15
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

**Table 105a: Relationship with Employees –
New Policy Decision**

Key
frequency
column
percentage

UNADJUSTED DECISION	Weak	Excellent	Total
Always Buy	9 0.68%	53 5.97%	62 2.79%
Usually Buy	87 6.53%	152 17.12%	239 10.77%
Often Buy	140 10.51%	122 13.74%	262 11.80%
Buy as often as Change	186 13.96%	121 13.63%	307 13.83%
Often Change	280 21.02%	145 16.33%	425 19.14%
Usually Change	311 23.35%	210 23.65%	521 23.47%
Always Change	319 23.95%	85 9.57%	404 18.20%
Total	1332 100.00%	888 100.00%	2220 100.00%

**Table 105b: Relationship with Employees–
New Policy Decision; N=2220**

<i>column percentage</i> DECISION	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.01	0.06	0.01	0.05
Usually Buy	0.07	0.17	0.07	0.16
Often Buy	0.11	0.14	0.11	0.14
Buy as often as Change	0.14	0.14	0.14	0.14
Often Change	0.21	0.16	0.22	0.15
Usually Change	0.23	0.24	0.24	0.23
Always Change	0.24	0.10	0.21	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

**Table 106a: Relationship with Business Network –
New Policy Decision**

Key
frequency
column
percentage

UNADJUSTED DECISION	Weak	Excellent	Total
Always Buy	12 1.01%	50 4.83%	62 2.79%
Usually Buy	71 6.00%	168 16.22%	239 10.77%
Often Buy	113 9.54%	149 14.38%	262 11.80%
Buy as often as Change	152 12.84%	155 14.96%	307 13.83%
Often Change	235 19.85%	190 18.34%	425 19.14%
Usually Change	298 25.17%	223 21.53%	521 23.47%
Always Change	303 25.59%	101 9.75%	404 18.20%
Total	1184 100.00%	1036 100.00%	2220 100.00%

**Table 106b: Relationship with Business Network –
New Policy Decision; N=2220**

<i>column percentage</i> DECISION	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.01	0.05	0.01	0.04
Usually Buy	0.06	0.16	0.08	0.13
Often Buy	0.10	0.14	0.11	0.13
Buy as often as Change	0.13	0.15	0.14	0.14
Often Change	0.20	0.18	0.20	0.19
Usually Change	0.25	0.22	0.25	0.22
Always Change	0.26	0.10	0.21	0.15
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 201a: Insurance Agent Quality – Policy Renewal Decision

Key frequency column percentage	UNADJUSTED DECISION	Insurance Agent Quality		Total
		Low Quality	High Quality	
RENEWALS	Always Buy	21 3.09%	195 10.43%	216 8.47%
	Usually Buy	73 10.74%	391 20.91%	464 18.20%
	Often Buy	79 11.62%	351 18.77%	430 16.86%
	Buy as often as Change	98 14.41%	305 16.31%	403 15.80%
	Often Change	126 136.00%	312 16.68%	438 17.18%
	Usually Change	136 20.00%	216 11.55%	352 13.80%
	Always Change	147 21.62%	100 5.35%	247 9.69%
	Total	680 100.00%	1870 100.00%	2550 100.00%

Table 201b: Insurance Agent Quality – Policy Renewal Decision; N=2550

column percentage	Insurance Agent Quality			
	REPORTED %		PREDICTED %	
DECISION	Low Qty	High Qty	Low Qty	High Qty
Always Buy	0.03	0.10	0.03	0.10
Usually Buy	0.11	0.21	0.13	0.20
Often Buy	0.12	0.19	0.14	0.18
Buy as often as Change	0.14	0.16	0.17	0.16
Often Change	1.36	0.17	0.19	0.17
Usually Change	0.20	0.12	0.17	0.13
Always Change	0.22	0.05	0.18	0.06
Total	2.17	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 202a: Insurance Service Quality – Policy Renewal Decision

Key frequency column percentage	UNADJUSTED	Service Quality		Total
	DECISION	Low Qlty	High Qlty	
Always Buy		8	208	216
		0.67%	15.29%	8.47%
Usually Buy		67	397	464
		5.63%	29.19%	18.20%
Often Buy		121	309	430
		10.17%	22.72%	16.86%
Buy as often as Change		165	238	403
		13.87%	17.50%	15.80%
Often Change		315	123	438
		26.47%	9.04%	17.18%
Usually Change		298	54	352
		25.04%	3.97%	13.80%
Always Change		216	31	247
		18.15%	2.28%	9.69%
Total		1190	1360	2550
		100.00%	100.00%	100.00%

Table 202b: Insurance Service Quality – Policy Renewal Decision; N=2550

column percentage	Service Quality			
	REPORTED %		PREDICTED %	
DECISION	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.01	0.15	0.01	0.14
Usually Buy	0.06	0.29	0.06	0.28
Often Buy	0.10	0.23	0.11	0.22
Buy as often as Change	0.14	0.18	0.15	0.18
Often Change	0.26	0.09	0.27	0.10
Usually Change	0.25	0.04	0.25	0.05
Always Change	0.18	0.02	0.15	0.04
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 203a: Relationship with Investors – Policy Renewal Decision

Key frequency column percentage	UNADJUSTED	Relationship with Investors		Total
	DECISION	Low Qlty	High Qlty	
Always Buy		45 3.78%	171 12.57%	216 8.47%
Usually Buy		148 12.44%	316 23.24%	464 18.20%
Often Buy		183 15.38%	247 18.16%	430 16.86%
Buy as often as Change		181 15.21%	222 16.32%	403 15.80%
Often Change		254 21.34%	184 13.53%	438 17.18%
Usually Change		209 17.56%	143 10.51%	352 13.80%
Always Change		170 14.29%	77 5.66%	247 9.69%
Total		1190 100.00%	1360 100.00%	2550 100.00%

Table 203b: Relationship with Investors – Policy Renewal Decision; N=2550

column percentage	Relationship with Investors			
	REPORTED %		PREDICTED %	
DECISION	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.04	0.13	0.05	0.11
Usually Buy	0.12	0.23	0.14	0.21
Often Buy	0.15	0.18	0.16	0.18
Buy as often as Change	0.15	0.16	0.16	0.16
Often Change	0.21	0.14	0.20	0.15
Usually Change	0.18	0.11	0.15	0.13
Always Change	0.14	0.06	0.13	0.06
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 204a: Relationship with Community – Policy Renewal Decision

<i>Key frequency column percentage</i>	UNADJUSTED DECISION	Relationship with Community		
		Weak	Excellent	Total
Always Buy	56	160	216	
	5.49%	10.46%	8.47%	
Usually Buy	155	309	464	
	15.20%	20.20%	18.20%	
Often Buy	176	254	430	
	17.25%	16.60%	16.86%	
Buy as often as Change	192	211	403	
	18.82%	13.79%	15.80%	
Often Change	148	290	438	
	14.51%	18.95%	17.18%	
Usually Change	151	201	352	
	14.80%	13.14%	13.80%	
Always Change	142	105	247	
	13.92%	6.86%	9.69%	
Total	1020	1530	2550	
	100.00%	100.00%	100.00%	

Table 204b: Relationship with Community – Policy Renewal Decision; N=2550

<i>column percentage</i>	Relationship with Community			
	REPORTED %		PREDICTED %	
DECISION	Weak	Excellent	Weak	Excellent
Always Buy	0.05	0.10	0.06	0.10
Usually Buy	0.15	0.20	0.16	0.20
Often Buy	0.17	0.17	0.17	0.17
Buy as often as Change	0.19	0.14	0.19	0.14
Often Change	0.15	0.19	0.16	0.18
Usually Change	0.15	0.13	0.14	0.14
Always Change	0.14	0.07	0.13	0.07
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 205a: Relationship with Employees – Policy Renewal Decision

Key frequency column percentage	UNADJUSTED	Relationship with Employees		Total
	DECISION	Weak	Excellent	
Always Buy	62	154	216	
	4.05%	15.10%	8.47%	
Usually Buy	240	224	464	
	15.69%	21.96%	18.20%	
Often Buy	269	161	430	
	17.58%	15.78%	16.86%	
Buy as often as Change	257	146	403	
	16.80%	14.31%	15.80%	
Often Change	259	179	438	
	16.93%	17.55%	17.18%	
Usually Change	244	108	352	
	15.95%	10.59%	13.80%	
Always Change	199	48	247	
	13.01%	4.71%	9.69%	
Total	1530	1020	2550	
	100.00%	100.00%	100.00%	

Table 205b: Relationship with Employees – Policy Renewal Decision; N=2550

column percentage	Relationship with Employees			
	REPORTED %	REPORTED %		PREDICTED %
DECISION	Weak	Excellent	Weak	Excellent
Always Buy	0.04	0.15	0.05	0.13
Usually Buy	0.16	0.22	0.17	0.20
Often Buy	0.18	0.16	0.18	0.16
Buy as often as Change	0.17	0.14	0.16	0.16
Often Change	0.17	0.18	0.19	0.16
Usually Change	0.16	0.11	0.16	0.11
Always Change	0.13	0.05	0.10	0.08
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 206a: Relationship with Business Network – Policy Renewal Decision

<i>Key frequency column percentage</i>	UNADJUSTED DECISION	Relationship with Business Network		
		Weak	Excellent	Total
Always Buy	53	163	216	
	3.90%	13.70%	8.47%	
Usually Buy	174	290	464	
	12.79%	24.37%	18.20%	
Often Buy	237	193	430	
	17.43%	16.22%	16.86%	
Buy as often as Change	236	167	403	
	17.35%	14.03%	15.80%	
Often Change	227	211	438	
	16.69%	17.73%	17.18%	
Usually Change	234	118	352	
	17.21%	9.92%	13.80%	
Always Change	199	48	247	
	14.63%	4.03%	9.69%	
Total	1360	1190	2550	
	100.00%	100.00%	100.00%	

Table 206b: Relationship with Business Network – Policy Renewal Decision; N=2550

<i>column percentage</i>	DECISION	Relationship with Business Network			
		REPORTED %		PREDICTED %	
		Weak	Excellent	Weak	Excellent
Always Buy		0.04	0.14	0.05	0.11
Usually Buy		0.13	0.24	0.15	0.22
Often Buy		0.17	0.16	0.19	0.16
Buy as often as Change		0.17	0.14	0.18	0.15
Often Change		0.17	0.18	0.17	0.19
Usually Change		0.17	0.10	0.16	0.12
Always Change		0.15	0.04	0.12	0.07
Total		1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 301a: Insurance Agent Quality – Investment Decision

Table 301b: Insurance Agent Quality – Investment Decision; N=2790

Key frequency column percentage	Insurance Agent Quality			
	UNADJUSTED DECISION	Low Quality	High Quality	Total
INVESTMENT	Always Buy	5 0.67%	40 1.96%	45 1.61%
	Usually Buy	31 4.17%	206 10.07%	237 8.49%
	Often Buy	36 4.84%	205 10.02%	241 8.64%
	Buy as often as Change	85 11.42%	355 17.35%	440 15.77%
	Often Change	132 17.74%	425 20.77%	557 19.96%
	Usually Change	201 27.02%	471 23.02%	672 24.09%
	Always Change	254 34.14%	344 16.81%	598 21.43%
	Total	744 100.00%	2046 100.00%	2790 100.00%

<i>column percentage</i>	Insurance Agent Quality			
	REPORTED %	PREDICTED %		
DECISION	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.01	0.02	0.00	0.02
Usually Buy	0.04	0.10	0.04	0.10
Often Buy	0.05	0.10	0.05	0.10
Buy as often as Change	0.11	0.17	0.12	0.17
Often Change	0.18	0.21	0.19	0.20
Usually Change	0.27	0.23	0.28	0.23
Always Change	0.34	0.17	0.33	0.18
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 302a: Insurance Service Quality – Investment Decision

Key frequency column percentage	UNADJUSTED DECISION	Service Quality		Total
		Low Quality	High Quality	
Always Buy	3	42	45	
	0.23%	2.82%	1.61%	
Usually Buy	14	223	237	
	1.08%	14.99%	8.49%	
Often Buy	47	194	241	
	3.61%	13.04%	8.64%	
Buy as often as Change	133	307	440	
	10.22%	20.63%	15.77%	
Often Change	270	287	557	
	20.74%	19.29%	19.96%	
Usually Change	406	266	672	
	31.18%	17.88%	24.09%	
Always Change	429	169	598	
	32.95%	11.36%	21.43%	
Total	1302	1488	2790	
	100.00%	100.00%	100.00%	

Table 302b: Insurance Service Quality – Investment Decision; N=2790

column percentage	Service Quality			
	REPORTED %		PREDICTED %	
DECISION	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.00	0.03	0.00	0.03
Usually Buy	0.01	0.15	0.01	0.14
Often Buy	0.04	0.13	0.04	0.12
Buy as often as Change	0.10	0.21	0.12	0.19
Often Change	0.21	0.19	0.22	0.19
Usually Change	0.31	0.18	0.31	0.19
Always Change	0.33	0.11	0.29	0.14
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 303a: Relationship with Investors – Policy Renewal Decision

Key frequency column percentage	Relationship with Investors			
	UNADJUSTED DECISION	Low Quality	High Quality	Total
Always Buy	1 0.08%	44 2.96%	45 1.61%	
Usually Buy	21 1.61%	216 14.52%	237 8.49%	
Often Buy	56 4.30%	185 12.43%	241 8.64%	
Buy as often as Change	136 10.45%	304 20.43%	440 15.77%	
Often Change	263 20.20%	294 19.76%	557 19.96%	
Usually Change	397 30.49%	275 18.48%	672 24.09%	
Always Change	428 32.87%	170 11.42%	598 21.43%	
Total	1302 100.00%	1488 100.00%	2790 100.00%	

Table 303b: Relationship with Investors – Policy Renewal Decision; N=2790

column percentage	Relationship with Investors			
	REPORTED %		PREDICTED %	
DECISION	Low Qlty	High Qlty	Low Qlty	High Qlty
Always Buy	0.00	0.03	0.00	0.03
Usually Buy	0.02	0.15	0.02	0.12
Often Buy	0.04	0.12	0.05	0.12
Buy as often as Change	0.10	0.20	0.11	0.21
Often Change	0.20	0.20	0.21	0.20
Usually Change	0.30	0.18	0.30	0.20
Always Change	0.33	0.11	0.32	0.12
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 304a: Relationship with Community – Policy Renewal Decision

<i>Key frequency column percentage</i>	UNADJUSTED	Relationship with Community		Total
	DECISION	Weak	Excellent	
Always Buy		6 0.54%	39 2.33%	45 1.61%
Usually Buy		60 5.38%	177 10.57%	237 8.49%
Often Buy		81 7.26%	160 9.56%	241 8.64%
Buy as often as Change		164 14.70%	276 16.49%	440 15.77%
Often Change		219 19.62%	338 20.19%	557 19.96%
Usually Change		283 25.36%	389 23.24%	672 24.09%
Always Change		303 27.15%	295 17.62%	598 21.43%
Total		1116 100.00%	1674 100.00%	2790 100.00%

Table 304b: Relationship with Community – Policy Renewal Decision; N=2790

<i>column percentage</i>	Relationship with Community				
	DECISION	REPORTED %		PREDICTED %	
		Weak	Excellent	Weak	Excellent
Always Buy		0.01	0.02	0.00	0.02
Usually Buy		0.05	0.11	0.06	0.09
Often Buy		0.07	0.10	0.08	0.09
Buy as often as Change		0.15	0.16	0.14	0.17
Often Change		0.20	0.20	0.20	0.20
Usually Change		0.25	0.23	0.25	0.24
Always Change		0.27	0.18	0.26	0.18
Total		1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 305a: Relationship with Employees – Policy Renewal Decision

Key frequency column percentage	UNADJUSTED DECISION	Relationship with Employees		Total
		Weak	Excellent	
Always Buy	3	42	45	
	0.18%	3.76%	1.61%	
Usually Buy	53	184	237	
	3.17%	16.49%	8.49%	
Often Buy	118	123	241	
	7.05%	11.02%	8.64%	
Buy as often as Change	264	176	440	
	15.77%	15.77%	15.77%	
Often Change	328	229	557	
	19.59%	20.52%	19.96%	
Usually Change	453	219	672	
	27.06%	19.62%	24.09%	
Always Change	455	143	598	
	27.18%	12.81%	21.43%	
Total	1674	1116	2790	
	100.00%	100.00%	100.00%	

Table 305b: Relationship with Employees– Policy Renewal Decision; N=2790

column percentage	DECISION	Relationship with Employees			
		REPORTED %		PREDICTED %	
		Weak	Excellent	Weak	Excellent
Always Buy		0.00	0.04	0.00	0.03
Usually Buy		0.03	0.16	0.04	0.14
Often Buy		0.07	0.11	0.08	0.10
Buy as often as Change		0.16	0.16	0.17	0.15
Often Change		0.20	0.21	0.20	0.21
Usually Change		0.27	0.20	0.27	0.20
Always Change		0.27	0.13	0.24	0.17
Total		1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 306a: Relationship with Business Network – Policy Renewal Decision

Key frequency column percentage

UNADJUSTED DECISION	Relationship with Business Network		
	Weak	Excellent	Total
Always Buy	4 0.27%	41 3.15%	45 1.61%
Usually Buy	73 4.91%	164 12.60%	237 8.49%
Often Buy	90 6.05%	151 11.60%	241 8.64%
Buy as often as Change	217 14.58%	223 17.13%	440 15.77%
Often Change	296 19.89%	261 20.05%	557 19.96%
Usually Change	384 25.81%	288 22.12%	672 24.09%
Always Change	424 28.49%	174 13.36%	598 21.43%
Total	1488 100.00%	1302 100.00%	2790 100.00%

Table 306b: Relationship with Business Network – Policy Renewal Decision; N=2790

column percentage DECISION	Relationship with Business Network			
	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.00	0.03	0.00	0.03
Usually Buy	0.05	0.13	0.07	0.09
Often Buy	0.06	0.12	0.07	0.10
Buy as often as Change	0.15	0.17	0.16	0.16
Often Change	0.20	0.20	0.21	0.20
Usually Change	0.26	0.22	0.25	0.24
Always Change	0.28	0.13	0.24	0.18
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 401a: Insurance Agent Quality – All Decisions Pooled

Key	UNADJUSTED			
	DECISION	Low Quality	High Quality	Total
<i>frequency</i>	Always Buy	30	293	323
<i>column percentage</i>		1.49%	5.28%	4.27%
SALES: ALL	Usually Buy	137	803	940
		6.80%	14.48%	12.43%
	Often Buy	155	778	933
		7.69%	14.03%	12.34%
	Buy as often as Change	230	920	1150
		11.41%	16.59%	15.21%
	Often Change	364	1056	1420
		18.06%	19.05%	18.78%
	Usually Change	490	1055	1545
		24.31%	19.03%	20.44%
Always Change	610	639	1249	
	30.26%	11.53%	16.52%	
Total	2016	5544	7560	
	100.00%	100.00%	100.00%	

Table 401b: Insurance Agent Quality – All Decisions Pooled; N=7560

<i>column percentage</i>	REPORTED %		PREDICTED %	
	Low Qty	High Qty	Low Qty	High Qty
DECISION				
Always Buy	0.01	0.05	0.01	0.05
Usually Buy	0.07	0.14	0.07	0.14
Often Buy	0.08	0.14	0.09	0.13
Buy as often as Change	0.11	0.17	0.13	0.16
Often Change	0.18	0.19	0.19	0.19
Usually Change	0.24	0.19	0.24	0.20
Always Change	0.30	0.12	0.27	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 402a: Service Quality – All Decisions Pooled

Key <i>frequency</i> <i>column percentage</i>	UNADJUSTED		
	DECISION	Low Quality	High Quality
Always Buy	11 0.31%	312 7.74%	323 4.27%
Usually Buy	92 2.61%	848 21.03%	940 12.43%
Often Buy	197 5.58%	736 18.25%	933 12.34%
Buy as often as Change	382 10.83%	768 19.05%	1150 15.21%
Often Change	775 21.97%	645 16.00%	1420 18.78%
Usually Change	1078 30.56%	467 11.58%	1545 20.44%
Always Change	993 28.15%	256 6.35%	1249 16.52%
Total	3528 100.00%	4032 100.00%	7560 100.00%

**Table 402b: Service Quality – All Decisions Pooled;
N=7560**

<i>column percentage</i>	REPORTED %		PREDICTED %	
	Low Qty	High Qty	Low Qty	High Qty
Always Buy	0.00	0.08	0.00	0.07
Usually Buy	0.03	0.21	0.03	0.20
Often Buy	0.06	0.18	0.06	0.17
Buy as often as Change	0.11	0.19	0.12	0.18
Often Change	0.22	0.16	0.23	0.16
Usually Change	0.31	0.12	0.31	0.13
Always Change	0.28	0.06	0.25	0.08
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 403a: Relationship with Investors – All Decisions Pooled

Key <i>frequency</i> <i>column percentage</i>	UNADJUSTED		
	DECISION	Low Quality	High Quality
Always Buy	56 1.59%	267 6.62%	323 4.27%
Usually Buy	234 6.63%	706 17.51%	940 12.43%
Often Buy	330 9.35%	603 14.96%	933 12.34%
Buy as often as Change	459 13.01%	691 17.14%	1150 15.21%
Often Change	703 19.93%	717 17.78%	1420 18.78%
Usually Change	884 25.06%	661 16.39%	1545 20.44%
Always Change	862 24.43%	387 9.60%	1249 16.52%
Total	3528 100.00%	4032 100.00%	7560 100.00%

Table 403b: Relationship with Investors – All Decisions Pooled; N=7560

<i>column percentage</i>	REPORTED %		PREDICTED %	
	Low Qty	High Qty	Low Qty	High Qty
DECISION				
Always Buy	0.02	0.07	0.02	0.06
Usually Buy	0.07	0.18	0.08	0.16
Often Buy	0.09	0.15	0.10	0.14
Buy as often as Change	0.13	0.17	0.14	0.17
Often Change	0.20	0.18	0.20	0.19
Usually Change	0.25	0.16	0.24	0.18
Always Change	0.24	0.10	0.23	0.10
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

**Table 404a: Relationship with Community –
All Decisions Pooled**

Key
frequency
column
percentage

UNADJUSTED DECISION	Relationship		Total
	Weak	Excellent	
Always Buy	75 2.48%	248 5.47%	323 4.27%
Usually Buy	278 9.19%	662 14.59%	940 12.43%
Often Buy	355 11.74%	578 12.74%	933 12.34%
Buy as often as Change	484 16.01%	666 14.68%	1150 15.21%
Often Change	537 17.76%	883 19.47%	1420 18.78%
Usually Change	632 20.90%	913 20.13%	1545 20.44%
Always Change	663 21.92%	586 12.92%	1249 16.52%
Total	3024 100.00%	4536 100.00%	7560 100.00%

**Table 404b: Relationship with Community –
All Decisions Pooled; N=7560**

column percentage DECISION	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.02	0.05	0.03	0.05
Usually Buy	0.09	0.15	0.10	0.14
Often Buy	0.12	0.13	0.12	0.13
Buy as often as Change	0.16	0.15	0.16	0.15
Often Change	0.18	0.19	0.18	0.19
Usually Change	0.21	0.20	0.21	0.20
Always Change	0.22	0.13	0.21	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 405a: Relationship with Employees – All Decisions Pooled

Key
frequency
column
percentage

UNADJUSTED DECISION	Relationship		Total
	Weak	Excellent	
Always Buy	74 1.63%	249 8.23%	323 4.27%
Usually Buy	380 8.38%	560 18.52%	940 12.43%
Often Buy	527 11.62%	406 13.43%	933 12.34%
Buy as often as Change	707 15.59%	443 14.65%	1150 15.21%
Often Change	867 19.11%	553 18.29%	1420 18.78%
Usually Change	1008 22.22%	537 17.76%	1545 20.44%
Always Change	973 21.45%	276 9.13%	1249 16.52%
Total	4536 100.00%	3024 100.00%	7560 100.00%

Table 405b: Relationship with Employees – All Decisions Pooled; N=7560

column percentage DECISION	REPORTED %		PREDICTED %	
	Weak	Excellent	Weak	Excellent
Always Buy	0.02	0.08	0.02	0.07
Usually Buy	0.08	0.19	0.09	0.17
Often Buy	0.12	0.13	0.12	0.13
Buy as often as Change	0.16	0.15	0.16	0.15
Often Change	0.19	0.18	0.20	0.17
Usually Change	0.22	0.18	0.22	0.18
Always Change	0.21	0.09	0.19	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 406a: Relationship with Business Network – All Decisions Pooled

Key
frequency
column
percentage

UNADJUSTED DECISION	Weak	Excellent	Total
Always Buy	69 1.71%	254 7.20%	323 4.27%
Usually Buy	318 7.89%	622 17.63%	940 12.43%
Often Buy	440 10.91%	493 13.97%	933 12.34%
Buy as often as Change	605 15.00%	545 15.45%	1150 15.21%
Often Change	758 18.80%	662 18.76%	1420 18.78%
Usually Change	916 22.72%	629 17.83%	1545 20.44%
Always Change	926 22.97%	323 9.16%	1249 16.52%
Total	4032 100.00%	3528 100.00%	7560 100.00%

Table 406b: Relationship with Business Network – All Decisions Pooled; N=7560

<i>column percentage</i>	REPORTED %		PREDICTED %	
DECISION	Weak	Excellent	Weak	Excellent
Always Buy	0.02	0.07	0.02	0.06
Usually Buy	0.08	0.18	0.10	0.15
Often Buy	0.11	0.14	0.12	0.13
Buy as often as Change	0.15	0.15	0.16	0.15
Often Change	0.19	0.19	0.19	0.19
Usually Change	0.23	0.18	0.22	0.20
Always Change	0.23	0.09	0.19	0.13
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics